

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Gerald W. Cline, Sr. and  
Debra L. Costanzo-Cline,

Debtor(s)

Case No.:

23-10015

Judge:

JNP

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: 06/16/2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: VD

Initial Debtor: GWC

Initial Co-Debtor: DLCC

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 233.00 per month to the Chapter 13 Trustee, starting on  
07/01/2023 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Plus \$1,530.00 paid into the plan thus far.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,921.72 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Rocket Mortgage (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,250.00
DOMESTIC SUPPORT OBLIGATION	NONE	
Internal Revenue Service	Taxes	\$2,604.97 (The IRS filed a POC showing priority debt of \$766.97 for tax period 12/31/21 and \$3,445.80 estimated taxes for debtors' tax period 12/31/22. Debtors have since filed their tax period 12/31/22 return showing \$1,838.00 due in taxes. The \$2,604.97 priority amount shown here is for the total of the above \$766.97 and \$1,838.00. The IRS POC also shows a balance of \$6,730.49 in unsecured general claims.)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Rocket Mortgage	Debtor's residence at 4815 Mays Landing Rd., Vineland, NJ 08361	\$6,155.79 (100% of allowed claim)	per contract	\$6,155.79 (100% of allowed claim)	\$1,921.72 (subject to periodic adjustment per contract)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

Mahindra Finance: 2004 New Holland Tractor.

JPMCB Auto: 2019 Lincoln MKZ.

TD Retail Card Services: Misc. personal furniture (\$95.00/month, with \$5,542.28 balance, per POC#1)

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees and Administrative Claims
- 3) Priority Claims and Secured Claims
- 4) Unsecured Nonpriority Claims, and all other allowed claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 01/02/2023.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>To show the correct amount of taxes to be paid, and to address the treatment of a secured proof of claim filed by TD Retail Card Services (POC # 1) secured by a PMSI in misc. personal furniture.</p> <p>Also, debtor will be losing his unemployment benefits 1st week of July. He has applied for disability, but it's uncertain when that will kick in.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>The amount of taxes to be paid has been amended, and the proposed treatment of a secured proof of claim filed by TD Retail Card Services (POC # 1), secured by a PMSI in misc. personal furniture, has been addressed. The reference to the \$125/mo payment outside of the plan to the IRS for taxes has been deleted.</p> <p>Also, the plan length has been extended an additional 24 months in order to lower the monthly plan payment reflecting debtor's anticipated reduction in income, and also so that debtors can afford to pay the \$95/mo charge for their furniture (See SPOC #1).</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 06/16/2023

/s/ Gerald W. Cline, Sr.  
Debtor

Date: 06/16/2023

/s/ Debra L. Costanzo-Cline  
Joint Debtor

Date: 06/16/2023

/s/ Victor Druziako  
Attorney for Debtor(s)

In re:  
Gerald W. Cline, Sr.  
Debra L. Costanzo-Cline  
Debtors

Case No. 23-10015-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 21, 2023

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald W. Cline, Sr., Debra L. Costanzo-Cline, 4815 Mays Landing Road, Vineland, NJ 08361-7620
519803429	+ AXIOM Acquisition Ventures, 12425 Race Track Road, Suite 100, Tampa, FL 33626-3102
519803425	Achieve Personal Loans, 1975 S. Grant St., Ste 400, San Mateo, CA 94402
519803428	+ Attorney General, U.S. Dept. of Justice, Ben Franklin Station, P. O. Box 683, Washington, DC 20044-0683
519803431	+ Capital Services, PO BOX 277, West Berlin, NJ 08091-0277
519803435	+ Freedom Plus/Bills, 60 E. Rio Salado Parkway, Suite 900, Office 9102, Tempe, AZ 85281-9126
519803437	+ Inspira, PO Box 650292, Dallas, TX 75265-0292
519803443	+ Mariner Finance, 3600 E. Landis Ave., Vineland, NJ 08361-3001
519803442	+ Mariner Finance, 6825 Tilton Rd., D6, Egg Harbor Township, NJ 08234-4408
519803452	+ Synch/Vrzn, Po Box 965015, Orlando, FL 32896-5015
519803453	+ Tdrcs/Raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2023 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 21 2023 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519830117	Email/PDF: bncnotices@becket-lee.com	Jun 21 2023 21:13:28	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519803426	+ Email/PDF: bncnotices@becket-lee.com	Jun 21 2023 21:12:39	Amex, PO Box 981537, El Paso, TX 79998-1537
519803427	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 21 2023 20:54:00	Apple Card/Gs Bank Usa, Lockbox 6112, P. O. Box 7247, Philadelphia, PA 19170-0001
519803430	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2023 21:00:14	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
519837201	+ Email/PDF: ebn_ais@aisinfo.com	Jun 21 2023 21:00:22	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519854501	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2023 21:00:46	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519803432	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2023 21:00:42	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
519803433	^ MEBN	Jun 21 2023 20:54:28	Coastl/Prosp, 221 Main Street Suite 300, San Francisco, CA 94105-1909
519803434	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 21 2023 21:13:23	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875

District/off: 0312-1

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519803436	^ MEBN	Jun 21 2023 20:53:50	Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253
519826773	Email/Text: bankruptcytn@wakeassoc.com	Jun 21 2023 20:54:00	GI PATHOLOGY, c/o Wakefield & Associates, LLC, PO Box 51272, Knoxville, TN 37950-1272
519803438	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 21 2023 20:54:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519842340	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 21 2023 20:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519831256	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2023 21:13:23	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519803439	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2023 21:00:38	Jpmcb Auto, PO Box 901003, Fort Worth, TX 76101
519836134	Email/PDF: resurgentbknotifications@resurgent.com	Jun 21 2023 21:12:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519803440	+ Email/Text: bankruptcy@lmmnc.com	Jun 21 2023 20:54:00	Lockhart,Morris & Mont, 1401 N Central Expy Ste, Richardson, TX 75080-4669
519803441	+ Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	Jun 21 2023 20:54:00	Mahindra Finance, 8001 Birchwood Court, Johnston, IA 50131-2889
519807113	Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	Jun 21 2023 20:54:00	Mahindra Finance USA LLC, PO Box 2000, Johnston, IA 50131-0020
519843397	+ Email/Text: bankruptcy@marinerfinance.com	Jun 21 2023 20:54:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
519803444	^ MEBN	Jun 21 2023 20:54:30	MissionIntab, Po Box 105286 Sw # 1340, Atlanta, GA 30348-5286
519803445	+ Email/Text: cedwards@ncsplus.com	Jun 21 2023 20:54:00	Ntl Crdt Sys, 117 E 24th St 5th Floor, New York, NY 10010-2937
519803446	^ MEBN	Jun 21 2023 20:52:40	Prosper Card, P. O. Box 650078, Dallas, TX 75265-0078
519842203	Email/Text: bnc-quantum@quantum3group.com	Jun 21 2023 20:54:00	Quantum3 Group LLC as agent for, AXIOM ACQUISITION VENTURES LLC, PO Box 788, Kirkland, WA 98083-0788
519827341	Email/Text: bnc-quantum@quantum3group.com	Jun 21 2023 20:54:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
519803447	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 21 2023 20:54:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519813835	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 21 2023 20:54:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519803448	Email/Text: support@spirerecoverysolutions.com	Jun 21 2023 20:54:00	Spire Recovery Solutions, 57 Canal St., Suite 302, Lockport, NY 14094
519803449	Email/PDF: gecsed@recoverycorp.com	Jun 21 2023 21:00:38	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
519803450	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2023 21:01:10	Syncb/Care Credit, P. O. Box 965036, Orlando, FL 32896-5036
519803451	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2023 21:00:45	Syncb/Ppc, Po Box 530975, Orlando, FL 32896-0001
519803634	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2023 21:00:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519806681	+ Email/Text: tdebn@credbankserv.com	Jun 21 2023 20:54:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

District/off: 0312-1

User: admin

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519803454	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2023 21:00:22	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519803455	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2023 21:01:15	Tractor Supply/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519803456	+ Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2023 20:54:00	United States Attorney, Peter Rodino Federal Building, 970 Broad St. Suite 700, Newark, NJ 07102-2527

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519830118	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Joint Debtor Debra L. Costanzo-Cline bkdruzziako@aol.com
Victor Druziako	on behalf of Debtor Gerald W. Cline Sr. bkdruzziako@aol.com

TOTAL: 5